

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. 10/699,314

Inventor(s): Bruce HORTON, et al.

Filed: October 31, 2003

TC/A.U. 3693

Examiner: Paul W. SHUMATE

Docket No. NYMX0001

Customer No. 25235

Confirmation No. 3935

Title: SYSTEM AND METHOD FOR
SETTLING TRANSACTIONS
ON AN ERODING BASIS

AMENDMENT & RESPONSE TO FINAL OFFICE ACTION
ACCOMPANYING REQUEST FOR CONTINUED EXAMINATION

Mail Stop AF
Commissioner for Patents
Alexandria, VA 22313-1450

Sir:

In response to the final Office Action mailed June 11, 2008 in the above case,
please consider the remarks which follow.

Amendments to the **Claims** begin on page 2 hereof.

Remarks begin on page 5 hereof.